

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Potter  
Julie Potter  
Debtors

Case No. 13-06556-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 45

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db/jdb  
4426675 +John Potter, Julie Potter, 120 McMichael Drive, Stroudsburg, PA 18360-7404  
4426676 AmeriGas Propane LP, PO Box 371473, Pittsburgh, PA 15250-7473  
4426678 Apothaker & Associates, 520 Fellowship Road, Mount Laurel, NJ 08054-3410  
4426681 +CCEC, 1101 South Cedar Crest Blvd, Allentown, PA 18103-7902  
4426683 +Capital One, N.A., c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933  
4426687 +Chase Manhattan, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
4426689 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
4426690 +FBCS, Inc., 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739  
4426691 +Four Seasons Investments, LLC, PO Box 213, Wynnwood, PA 19096-0213  
Four Seasons Investments, LLC, c/o Shapiro Law Office, P.C., 712 Darby Road, PO Box 20, Havertown, PA 19083-0210  
4426693 JC Christensen & Assoc. Inc., PO Box 519, Sauk Rapids, MN 56379-0519  
4426695 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
4469749 +KNBT A Division of National Penn Bank, National Penn Bank, 236 Brodhead Road, Bethlehem, PA 18017-8937  
4426696 Keystone Nazareth Bank & Trust, PO Box 25012, Lehigh Valley, PA 18002-5012  
4426702 +National City Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003  
4426703 #+National Penn Bank, Leonard Casciole, III, 236 Brodhead Road, Bethlehem, PA 18017-8937  
4426704 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
4426705 +PNC Vehicle Leasing, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
4426706 Progressive Financial Svcs, PO Box 22083, Tempe, AZ 85285-2083  
4426708 +Transworld Systems, 980 Harvest Drive, #202, Blue Bell, PA 19422-1955  
4426711 WORLD OMNI FINANCIAL CORP, PO BOX 991817, MOBILE, AL 36691-8817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4426672 +EDI: AFNIRECOVERY.COM Mar 03 2017 18:58:00 Afni, Inc., Attn: Bankruptcy, 404 Brock Dr, Bloomington, IL 61701-2654  
4426673 +EDI: AFNIRECOVERY.COM Mar 03 2017 18:58:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667  
4426674 +EDI: GMACFS.COM Mar 03 2017 18:58:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
4426677 +EDI: BANKAMER.COM Mar 03 2017 18:58:00 Bank of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
4426684 EDI: CITICORP.COM Mar 03 2017 18:58:00 Citibank NA, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195  
4426679 +EDI: OPHSUBSID.COM Mar 03 2017 18:58:00 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
4426680 E-mail/Text: cms-bk@cms-collect.com Mar 03 2017 18:58:29 Capital Management Services, 726 Exchange St., Suite 700, Buffalo, NY 14210-1464  
4426682 EDI: CAUT.COM Mar 03 2017 18:58:00 Chase Auto Finance, National Recovery Group, PO Box 29505, Phoenix, AZ 85038-9505  
4479135 +EDI: CITICORP.COM Mar 03 2017 18:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
4447407 +EDI: JEFFERSONCAP.COM Mar 03 2017 18:58:00 Collecto Us Asset Managemnt, Inc., c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999  
4426686 +EDI: CCS.COM Mar 03 2017 18:58:00 Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3246  
4426688 EDI: RECOVERYCORP.COM Mar 03 2017 18:58:00 Equable Ascent Financial, LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
4426692 EDI: IRS.COM Mar 03 2017 18:58:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
4426694 +EDI: CAUT.COM Mar 03 2017 18:58:00 JPMORGAN CHASE BANK, N.A., AZ1-1191, 201 N CENTRAL AVE, PHOENIX AZ 85004-0073  
4426697 +EDI: CBSKOHL.COM Mar 03 2017 18:58:00 Kohls/Chase, PO Box 3115, Milwaukee, WI 53201-3115  
4426698 +EDI: RESURGENT.COM Mar 03 2017 18:58:00 LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281  
4426699 +EDI: MID8.COM Mar 03 2017 18:58:00 Midland Credit Management, PO Box 939019, San Diego, CA 92193-9019  
4426700 +EDI: MID8.COM Mar 03 2017 18:58:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
4426701 +E-mail/Text: egssupportservices@egscorp.com Mar 03 2017 18:58:40 NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308  
4483592 EDI: PRA.COM Mar 03 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4426707 +EDI: SEARS.COM Mar 03 2017 18:58:00 Sears/CBNA, 8725 W. Sahara Ave, The Lakes, NV 89163-0001  
4426709 +E-mail/Text: ebn@unique-mgmt.com Mar 03 2017 18:58:42 Unique National Collections, 119 E Maple St, Jeffersonville, IN 47130-3439  
4426710 +E-mail/Text: BKRMailOps@weltman.com Mar 03 2017 18:58:38 WELTMAN, WEINBERG & REIS CO., LPP, Attn: Michael J. Dougherty, Esq., 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4435130 +E-mail/Text: BKRMailOps@weltman.com Mar 03 2017 18:58:38  
World Omni Financial Corp., Its Successors and Ass, c/o Weltman, Weinberg & Reis,  
323 W. Lakeside Avenue, Ste 200, Cleveland, OH 44113-1009

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4426685\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank, N.A., PO Box 20141, Kansas City, MO 64195)  
4429212\* +Four Seasons Investments, LLC, P.O. Box 213, Wynnewood, PA 19096-0213  
4426671 ##+Accounts Receivable Technologies, 371 Hoes Lane, Suite 300 B, Piscataway, NJ 08854-4143  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Steven R Savoia on behalf of Debtor John Potter ssavoia@ptd.net  
Steven R Savoia on behalf of Joint Debtor Julie Potter ssavoia@ptd.net  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1                    **John Potter**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2                    **Julie Potter**  
(Spouse, if filing)        \_\_\_\_\_  
First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-7991**

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN    **xxx-xx-4180**

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **5:13-bk-06556-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Potter  
aka John G Potter, aka John George Potter

Julie Potter  
aka Julie S Potter, aka Julie Susan Potter

**By the  
court:**

March 3, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**